

# EXHIBIT A

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## POLICY CHANGES

Policy Change  
Number 3

|   |   |  |
|---|---|--|
| <b>POLICY NUMBER</b><br><br>SCC 2041267   | <b>POLICY CHANGES<br/>EFFECTIVE</b><br><br>09/17/2008 | <b>COMPANY</b><br><br>SENECA INSURANCE COMPANY, INC.   |
| <b>NAMED INSURED</b><br>Ronald B. Shipka, Enterprise Development<br>As Per Named Insured Endorsement<br>& Meryl Lachman - Assoc. Underwriters<br>1701 Golf Rd., Tower 3, Ste. #700<br>Rolling Meadows, IL 60008   |   | <b>AUTHORIZED REPRESENTATIVE</b><br>Frank Crystal & Co., Inc.<br>Financial Square<br>32 Old Slip, 17th Fl.<br>New York, NY 10005 |
| <b>COVERAGE PARTS AFFECTED</b><br>Commercial Package  |   |  |
| <b>CHANGES</b><br><br>It is agreed that the following changes are made:<br><br>1) The Named Insured is amended, as per revised form # IL DS 00 (09/07) Named Insured Extension Schedule attached.<br><br>2) The Property Coverage & the General Liability Coverage are amended, as per revised forms # CP DS 00 (10/00) Commercial Property Coverage Part Declarations Page & # CG DS 01 (10/01) Commercial General Liability Declarations attached.<br><br><div style="text-align: right;">P/R .614<br/>R/P \$269.00</div> |   |  |

Return Premium:

\$269.00

\_\_\_\_\_  
Authorized Representative Signature

IL 12 01 11 85

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Page 1 of 1

Branch

## NAMED INSURED EXTENSION SCHEDULE

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| <b>POLICY NUMBER:</b><br>SCC 2041267 | <b>EFFECTIVE DATE:</b><br>04/29/2008 |
|--------------------------------------|--------------------------------------|

Ronald B. Shipka, Enterprise Development  
Village II Building, LLC  
Manufacturers Affiliated Trust Co. UT #5146  
EDC Properties, LLC  
EDC Management, Inc.  
Roald B. Shipka, La Verne Shipka  
The Shipka Family Insurance Trust For Ron Jr.  
The Shipka Family Insurance Trust For John  
Bank of Ravenswood UT #1032  
Waveland & Pine Grove Building, LLC  
LaSalle National Bank UT #10-18045-09  
Buck-Sem Limited Liability Company  
First Chicago Bank UT #25-8889  
First Chicago Bank UT #25-8724  
Belmont Apartments Partnership  
Bank of Ravenswood UT #25-7899  
Robert Merens & Henrieta Merens  
932 Rush, LLC  
LaSalle National Bank As Successor Trustee UT #01-4767  
1301 West Fletcher Building, LLC  
First Chicago Trust UT #25-8111  
3900 N. Damen Building, LLC  
Earl Malisoff  
The Selwyn Malisoff Family Limited Partnership  
2815-25 N. Sheffield Building, LLC  
Cititown Associates  
Howard Robinson  
RJ Development Corporation  
Ronald B. Shipka Jr.  
John Shipka  
Lincoln, Ashond & Belmont, LLC  
The Shipka Family Gift Trust For John  
Abrams Descendants Trust  
EDC Properties, LLC, A Delaware LLC  
EDC Investments, LLC, A Delaware LLC  
EDC Development, LLC, A Delaware LLC  
EDC Property Management, LLC, A Delaware LLC  
EDC Management, Inc., An Illinois Corporation  
One Door West Building, LLC

COMMERCIAL PROPERTY  
CP DS 00 10 00

## COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS PAGE

POLICY NO. SCC 2041267

EFFECTIVE DATE 04/29/2008

☐ "X" If Supplemental  
Declarations Is Attached

### NAMED INSURED

Ronald B. Shipka, Enterprise Development  
As Per Named Insured Extension Schedule

### DESCRIPTION OF PREMISES

| Prem.<br>No. | Bldg.<br>No. | Location, Construction And Occupancy |
|--------------|--------------|--------------------------------------|
|--------------|--------------|--------------------------------------|

See Description of Premises Schedule

### COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which A Limit Of Insurance Is Shown

| Prem.<br>No. | Bldg.<br>No. | Coverage | Limit<br>Of Insurance | Covered<br>Causes Of Loss | Coinsurance* |
|--------------|--------------|----------|-----------------------|---------------------------|--------------|
|--------------|--------------|----------|-----------------------|---------------------------|--------------|

See Coverages Provided Schedule

\*If Extra Expense Coverage, Limits On Loss Payment

### OPTIONAL COVERAGES Applicable Only When Entries Are Made In The Schedule Below

| Prem.<br>No. | Bldg.<br>No. | Expiration Date | Agreed Value |        | Replacement Cost (X) |                |                    |
|--------------|--------------|-----------------|--------------|--------|----------------------|----------------|--------------------|
|              |              |                 | Cov.         | Amount | Building             | Pers.<br>Prop. | Including<br>Stock |

See Optional Coverages Schedule

Inflation Guard (%)  
Bldg. Pers.  
Prop.

\*Monthly Limit Of  
Indemnity

Maximum Period  
Of Indemnity

\*Extended Period  
Of Indemnity

\*Applies to Business Income Only

### MORTGAGEHOLDERS

| Prem.<br>No. | Bldg.<br>No. | Mortgageholder Name And Mailing Address |
|--------------|--------------|---|
|--------------|--------------|---|

See Mortgageholders Schedule

### DEDUCTIBLE

\$1,000

**DESCRIPTION OF PREMISES**

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| <b>Prem.<br/>No.</b> | <b>Bldg.<br/>No.</b> | <b>Location, Construction And Occupancy</b>  |
|----------------------|----------------------|--|
| 001                  | 001                  | 708-10 W. Oakdale Ave. BA 2932-42 N. Clark St.<br>Cook<br>Chicago, IL 60657<br>Masonry Non-Combustible Apartment |
| 002                  | 001                  | 754-56 Wellington Ave. BA 3001-11 N. Halsted St.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment       |
| 003                  | 001                  | 3707-09 Pine Grove Ave. BA 650-52 Waveland Ave.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment        |
| 004                  | 001                  | 1051-55 W. Belmont Ave. BA 3159 N. Seminary Ave.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment       |
| 005                  | 001                  | 701 W. Buckingham Pl.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment                                  |
| 006                  | 001                  | 608-14 W. Belmont Ave.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment                                 |
| 007                  | 001                  | 932-936 1/2 N. Rush St.<br>Cook<br>Chicago, IL 60611<br>Joisted Masonry Apartment                                |
| 008                  | 001                  | 1301-29 W. Fletcher St.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment                                |
| 009                  | 001                  | 3900-10 N. Damen Ave.<br>Cook<br>Chicago, IL 60618<br>Joisted Masonry Apartment                                  |
| 010                  | 001                  | 2815-23 N. Sheffield Ave. B/A 957-59 Wolfram St.<br>Cook<br>Chicago, IL 60657<br>Joisted Masonry Apartment       |
| 011                  | 001                  | 517-519 N. Halsted St.<br>Cook<br>Chicago, IL 60622<br>Joisted Masonry Apartment                                 |

**COVERAGES PROVIDED Insurance At The Described Premises Applies Only For Coverages For Which  
A Limit Of Insurance Is Shown**

| Prem.<br>No. | Bldg.<br>No. | Coverage                          | Limit<br>Of Insurance | Covered<br>Causes Of Loss    | Coinsurance* |
|--------------|--------------|-----------------------------------|-----------------------|------------------------------|--------------|
| 001          | 001          | Building                          | \$3,684,941           | Special Form Including Theft | 100%         |
|              |              | Personal Property<br>of Insured   | \$128,750             | Special Form Including Theft | 80%          |
|              |              | Business Income -<br>Rental Value | \$708,000             | Special Form Including Theft | 80%          |
| 002          | 001          | Building                          | \$2,494,800           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$320,000             | Special Form Including Theft | 80%          |
| 003          | 001          | Building                          | \$1,654,800           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$183,000             | Special Form Including Theft | 80%          |
| 004          | 001          | Building                          | \$3,820,000           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$540,000             | Special Form Including Theft | 80%          |
| 005          | 001          | Building                          | \$2,255,000           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$289,000             | Special Form Including Theft | 80%          |
| 006          | 001          | Building                          | \$4,177,950           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$292,000             | Special Form Including Theft | 80%          |
| 007          | 001          | Building                          | \$1,229,550           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$645,000             | Special Form Including Theft | 80%          |
| 008          | 001          | Building                          | \$10,500,000          | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$1,323,000           | Special Form Including Theft | 80%          |
| 009          | 001          | Building                          | \$4,641,000           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$467,000             | Special Form Including Theft | 80%          |
| 010          | 001          | Building                          | \$6,720,000           | Special Form Including Theft | 100%         |
|              |              | Business Income -<br>Rental Value | \$982,000             | Special Form Including Theft | 80%          |
| 011          | 001          | Building                          | \$142,800             | Special Form Including Theft | 100%         |

**OPTIONAL COVERAGES      Applicable Only When Entries Are Made In The Schedule Below**

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**Prem. Bldg.**

**No.      No.**

|     |     |                                  |
|-----|-----|----------------------------------|
| 001 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$3,684,941              |
|     |     | Replacement Cost                 |
|     |     | <br>Personal Property of Insured |
|     |     | Replacement Cost                 |
|     |     | Including Stock                  |
| 002 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$2,494,800              |
|     |     | Replacement Cost                 |
| 003 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$1,654,800              |
|     |     | Replacement Cost                 |
| 004 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$3,820,000              |
|     |     | Replacement Cost                 |
| 005 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$2,255,000              |
|     |     | Replacement Cost                 |
| 006 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$4,177,950              |
|     |     | Replacement Cost                 |
| 007 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$1,229,550              |
|     |     | Replacement Cost                 |
| 008 | 001 | Building                         |
|     |     | Agreed Value                     |
|     |     | Expiration Date: 04/29/2009      |
|     |     | Amount: \$10,500,000             |
|     |     | Replacement Cost                 |

**MORTGAGEHOLDERS**

| <b>Prem.<br/>No.</b> | <b>Bldg.<br/>No.</b> | <b>Mortgageholder Name And Mailing Address</b>   |
|----------------------|----------------------|--|
| 001                  | 001                  | New Century Bank, ISAOA<br>363 W. Ontario St.<br>Chicago, IL 60610   |
| 002                  | 001                  | New Century Bank, ISAOA<br>363 W. Ontario St.<br>Chicago, IL 60610   |
| 003                  | 001                  | Capmark Finance, Inc. as Master Servicer for LaSalle Nat'l<br>Bank, For Morgan Stanley Capital One, Inc., Comm. Mtg. Pass-<br>Thru Cert. Series 1998-HF1, POB 1687<br>Horsham, PA 19044<br>Account: 400030243  |
| 004                  | 001                  | Countrywide Commercial Real Estate Finance, Inc., ISAOA<br>ATIMA, Attn: CFR Asset Mgt.<br>2701 N. Dallas Pkwy., Ste. #200<br>Dallas, TX 75230  |
| 005                  | 001                  | Countrywide Commercial Real Estate Finance, Inc., ISAOA<br>ATIMA, Attn: CFR Asset Mgt.<br>2701 N. Dallas Pkwy., Ste. #200<br>Dallas, TX 75230  |
| 006                  | 001                  | Citibank (West) FSB, ISAOA<br>POB 193924<br>San Francisco, CA 94119  |
| 007                  | 001                  | Capmark Finance, Inc., as Master Servicer for LaSalle Nat'l<br>Bank, For Morgan Stanley Capital One, Inc., Comm. Mtg. Pass-<br>Thru Certs Series 1998-HF1, POB 1687<br>Horsham, PA 19044<br>Account: 400030283 |
| 008                  | 001                  | Washington Mutual Bank, FA, ISAOA<br>POB 391380<br>Solon, OH 44139<br>Account: 625629131   |
| 009                  | 001                  | Key Bank Real Estate Capital, ATIMA<br>1717 Main St., #1000<br>Dallas, TX 75201<br>Account: 045000061  |
| 010                  | 001                  | Washington Mutual Bank, FA, ISAOA<br>POB 391380<br>Solon, OH 44139<br>Account: 625636991   |
| 013                  | 001                  | Allstate Life Insurance<br>% Cohen Finalcial<br>2 N. LaSalle St., #800<br>Chicago, IL 60602  |



**FORMS APPLICABLE**

**To All Coverages:**

CP 03 20 (10-92)  
CP 10 40 (08-99)  
CP 10 65 (10-00)  
BE-23B (00)  
BE-23 (0)  
BE-23A (0)  
17-164 (01-06)

**To Specific Premises/Coverages:**

| Prem. No.     | Bldg. No.        | Coverages                      | Form Number      |
|---------------|------------------|--------------------------------|------------------|
| 001           | 001              | Building                       | CP 00 10 (04-02) |
|               |                  | Personal Property of Insured   | CP 00 10 (04-02) |
|               |                  | Business Income - Rental Value | CP 00 30 (04-02) |
|               |                  | All Coverages                  | CP 00 90 (07-88) |
|               |                  | All Coverages                  | CP 01 40 (07-06) |
|               |                  | All Coverages                  | CP 04 05 (04-02) |
|               |                  | Building                       | CP 04 05 (04-02) |
|               |                  | Building                       | CP 10 30 (04-02) |
|               |                  | Personal Property of Insured   | CP 10 30 (04-02) |
|               |                  | Business Income - Rental Value | CP 10 30 (04-02) |
| All Coverages | CP DS 00 (10-00) |                                |                  |
| 002           | 001              | Building                       | CP 00 10 (04-02) |
|               |                  | Business Income - Rental Value | CP 00 30 (04-02) |
|               |                  | All Coverages                  | CP 00 90 (07-88) |
|               |                  | All Coverages                  | CP 01 40 (07-06) |
|               |                  | All Coverages                  | CP 04 05 (04-02) |
|               |                  | Building                       | CP 04 05 (04-02) |
|               |                  | Building                       | CP 10 30 (04-02) |
|               |                  | Business Income - Rental Value | CP 10 30 (04-02) |
|               |                  | All Coverages                  | CP DS 00 (10-00) |
| 003           | 001              | Building                       | CP 00 10 (04-02) |
|               |                  | Business Income - Rental Value | CP 00 30 (04-02) |
|               |                  | All Coverages                  | CP 00 90 (07-88) |
|               |                  | All Coverages                  | CP 01 40 (07-06) |
|               |                  | All Coverages                  | CP 04 05 (04-02) |
|               |                  | Building                       | CP 04 05 (04-02) |
|               |                  | Building                       | CP 10 30 (04-02) |
|               |                  | Business Income - Rental Value | CP 10 30 (04-02) |
|               |                  | All Coverages                  | CP DS 00 (10-00) |
| 004           | 001              | Building                       | CP 00 10 (04-02) |
|               |                  | Business Income - Rental Value | CP 00 30 (04-02) |
|               |                  | All Coverages                  | CP 00 90 (07-88) |
|               |                  | All Coverages                  | CP 01 40 (07-06) |
|               |                  | All Coverages                  | CP 04 05 (04-02) |
|               |                  | Building                       | CP 04 05 (04-02) |
|               |                  | Building                       | CP 10 30 (04-02) |
|               |                  | Business Income - Rental Value | CP 10 30 (04-02) |
|               |                  | All Coverages                  | CP DS 00 (10-00) |
| 005           | 001              | Building                       | CP 00 10 (04-02) |

**FORMS APPLICABLE**

**To All Coverages:**

**To Specific Premises/Coverages:**

| Prem.<br>No. | Bldg.<br>No. | Coverages                      | Form Number      |
|--------------|--------------|--------------------------------|------------------|
| 005          | 001          | Business Income - Rental Value | CP 00 30 (04-02) |
|              |              | All Coverages                  | CP 00 90 (07-88) |
|              |              | All Coverages                  | CP 01 40 (07-06) |
|              |              | All Coverages                  | CP 04 05 (04-02) |
|              |              | Building                       | CP 04 05 (04-02) |
|              |              | Building                       | CP 10 30 (04-02) |
|              |              | Business Income - Rental Value | CP 10 30 (04-02) |
|              |              | All Coverages                  | CP DS 00 (10-00) |
| 006          | 001          | Building                       | CP 00 10 (04-02) |
|              |              | Business Income - Rental Value | CP 00 30 (04-02) |
|              |              | All Coverages                  | CP 00 90 (07-88) |
|              |              | All Coverages                  | CP 01 40 (07-06) |
|              |              | All Coverages                  | CP 04 05 (04-02) |
|              |              | Building                       | CP 04 05 (04-02) |
|              |              | Building                       | CP 10 30 (04-02) |
|              |              | Business Income - Rental Value | CP 10 30 (04-02) |
|              |              | All Coverages                  | CP DS 00 (10-00) |
| 007          | 001          | Building                       | CP 00 10 (04-02) |
|              |              | Business Income - Rental Value | CP 00 30 (04-02) |
|              |              | All Coverages                  | CP 00 90 (07-88) |
|              |              | All Coverages                  | CP 01 40 (07-06) |
|              |              | All Coverages                  | CP 04 05 (04-02) |
|              |              | Building                       | CP 04 05 (04-02) |
|              |              | Building                       | CP 10 30 (04-02) |
|              |              | Business Income - Rental Value | CP 10 30 (04-02) |
|              |              | All Coverages                  | CP DS 00 (10-00) |
| 008          | 001          | Building                       | CP 00 10 (04-02) |
|              |              | Business Income - Rental Value | CP 00 30 (04-02) |
|              |              | All Coverages                  | CP 00 90 (07-88) |
|              |              | All Coverages                  | CP 01 40 (07-06) |
|              |              | All Coverages                  | CP 04 05 (04-02) |
|              |              | Building                       | CP 04 05 (04-02) |
|              |              | Building                       | CP 10 30 (04-02) |
|              |              | Business Income - Rental Value | CP 10 30 (04-02) |
|              |              | All Coverages                  | CP DS 00 (10-00) |
| 009          | 001          | Building                       | CP 00 10 (04-02) |
|              |              | Business Income - Rental Value | CP 00 30 (04-02) |
|              |              | All Coverages                  | CP 00 90 (07-88) |
|              |              | All Coverages                  | CP 01 40 (07-06) |
|              |              | All Coverages                  | CP 04 05 (04-02) |
|              |              | Building                       | CP 04 05 (04-02) |
|              |              | Building                       | CP 10 30 (04-02) |
|              |              | Business Income - Rental Value | CP 10 30 (04-02) |
|              |              | All Coverages                  | CP DS 00 (10-00) |
| 010          | 001          | Building                       | CP 00 10 (04-02) |